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News from the Rhode Island District Office

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SBA Approves 264 Loans in RI for $23.5 Million
District Director's Message

SBA Provides $2 Million in Disaster Assistance to Rhode Island Small Businesses

Thirteen Rhode Island businesses have received just over $2 million dollars in disaster loan assistance as a result of the terrorist attacks on America September 11. The deadline for applying for the Extended Economic Injury Disaster Loan Program (EEIDL) has been extended to April 22, 2002.

Applications are available at designated chambers of commerce, RI Small Business Development Center offices, the Center for Women and Enterprise and the Rhode Island District Office.

Continental Travel Agency in Smithfield received the first EEIDL loan in Rhode Island. Forced airport closings and subsequent travel warnings issued by the Federal government resulted in a substantial number of cancellations for the small travel agency. SBA assisted with a $13,200 disaster loan for working capital.

Xylem Finishing, Inc., a custom office furniture manufacturer in Warwick received one of the largest disaster loans to date at $250,000.

The company suffered significantly when orders destined for the World Trade Center were cancelled.

SBA District Director Mark Hayward congratulated Mayor Scott Avedisian of Warwick for his leadership in recognizing the importance of providing a forum for the Warwick small business community. The district director credited the mayor and the Rhode Island Small Business Development Center for assisting the business at a crucial time.

“I am pleased that SBA has once again taken the lead to provide small business with the capital they need to survive during this challenging time,” said Hayward.

Since the EEIDL program was extended nationally, 35 Rhode Island companies have applied for the disaster assistance. To date, 15 applications have been approved totaling $2,058,900. For more information, visit the SBA web site at www.sba.gov or call the district office at (401) 528-4561.
Rhode Island Celebrates Minority Enterprise Development Week

Juana Horton is Minority Small Business Person of the Year

More than 400 persons filled Rhodes on the Pawtuxet in Cranston January 23 to help celebrate Rhode Island Minority Enterprise Development (MED) Week. The annual celebration recognizes the accomplishments and contributions that the minority small business community makes to the state and national economies.

MED Week was cosponsored by the Rhode Island Small Business Alliance, Central RI, Cranston, East Greenwich, East Providence, Greater Providence, Greater Westerly-Pawcatuck Area, Northern Rhode Island, and RI Hispanic American Chambers of Commerce. Charles Newton, Director of the RI MBE Compliance Office, chaired the MED Week Planning Committee.

The annual week long celebration culminated with the awards dinner that honors the SBA Rhode Island Minority Small Business Person of the Year. This year’s award winner was Juana Horton, President of Horton Interpreting Services, Inc., in Providence. SBA Special Achievement Awards were presented to Cheryl Watkins Snead and Stan Cameron for their continuing efforts on behalf of the Rhode Island minority small business community. Several state, private and non-profit organizations also presented awards.

The dinner was preceded by a Minority Business Development Expo and a networking reception.

Citizens Bank was recognized as the SBA Rhode Island Lender of the Year and received the SBA Rhode Island New Markets Lender of the Year Award. Lending Awards were also presented to Fleet Bank, Bank Rhode Island and First Bank and Trust Company.

The Federal Executive Council coordinated a Congressional Breakfast that was held at the Officers Club on Naval Station Newport, RI January 22. Congressman Patrick Kennedy and staff members representing each of the Rhode Island Congressional offices were on hand to exchange dialogue with invited minority small business owners, advocates and leaders.

A series of professional development workshops were scheduled at locations around the state. They included sessions on the Small and Minority Contractors Financial and Technical Assistance Program at the Northern RI Chamber of Commerce, a Women and Minority Business Showcase presented by the Cranston Chamber of Commerce, a sales development workshop at the Central RI Chamber of Commerce in Warwick, and a Pre-Business Workshop by SCORE at the Northern RI Chamber of Commerce in Lincoln.

Congressman Patrick Kennedy addresses a health insurance question during the MED Week Congressional Breakfast.

Juana Horton, President of Horton Interpreting Services (2nd from left), receives her award as SBA RI Minority Small Business Person of the Year. Far left is District Director Mark S. Hayward, Jeffrey H. Butland, SBA Regional Administrator, Larry E. Morse, Chair of the RI Small Business Alliance, Patricia O'Rourke, SBA Marketing and Outreach Team Leader, and Charles C. Newton, Chair of the MED Week Planning Committee.

The MED Week Planning Committee wishes to thank the following for their support of this year’s Rhode Island SBA MED Week celebration:

- AMICA Insurance
- Bank of Newport
- Bank Rhode Island
- Banneker Industries, Inc.
- Citizens Bank
- D’Ambra Construction Company
- Dimeo Construction Company
- Enterprise Capital, Inc.
- Federal Executive Council
- First Bank and Trust Company
- First International Bank
- First Trade Union Bank
- Fleet Bank
- Home Loan & Investment Bank
- Horton Interpreting Services, Inc.
- Mayor John O'Leary—City of Cranston
- Mayor Scott Avedisian – City of Warwick
- Minority Investment Development Corporation
- Narragansett Electric
- Northern Rhode Island Chamber of Commerce
- O. Ahlborg & Sons, Inc.
- Ocean State Business Forum
- Rhode Island Broadcasters Association
- Rhode Island Economic Development Corporation
- Rhode Island Health & Education Building Corp.
- Rhode Island Housing and Mortgage Finance Corporation
- Rhode Island Manufacturers Extension Service
- Rhode Island Small Business Development Center
- Sovereign Bank New England
- The Washington Trust Company
Minority Share of U.S. Business Ownership Nears 15 Percent

Minorities now own nearly 15 percent of American businesses, and 99 percent of them are small. These findings are detailed in a report issued by the SBA Office of Advocacy entitled, “Minorities in Business, 2001.”

The report reviews the most recently available statistical information on minority-owned firms, their composition, growth, and turnover. It also examines the demographic characteristics of minority business owners compared with those of the population as a whole. The review indicates that while minority-owned businesses are vital to the success of the U.S. economy, significant issues continue to impede the growth of these businesses.

Highlights of the report include:

- In 1997, minorities owned 14.6 percent of all U.S. businesses, or more than 3 million firms. The companies had more than $591 billion in revenues, created more than 4.5 million jobs, produced about $96 billion in annual payroll.
- Of the total minority-owned businesses, 39.5 percent were Hispanic-owned, 30 percent Asian-owned, 27.1 percent Black-owned, and 6.5 percent American Indian-owned (numbers don’t add to 100 percent since Hispanics can be of any race).
- In 2000, Hispanics counted for about 12.5 percent of the population and owned 5.8 percent of the U.S. firms in 1997 (latest data), Blacks constituted 12.3 percent of the population and owned 4.0 percent of firms, Asians were 3.6 percent of the population and owned 4.4 percent of firms, and American Indians composed 0.9 percent of the population while owning 0.9 percent of the firms.


Email Counseling and Mentoring Available from SCORE

Are you looking for an impartial sounding board to discuss a question, strategy or a concern? SCORE's free email counseling service may give you the help and confidence you're looking for. Seasoned small business professionals offer no-fee counseling by email through the SCORE Web site. Visit www.score.org/online.

Many SCORE clients with established businesses meet with their SCORE counselor every month to identify potential problems and opportunities. Whether assistance is needed to develop a marketing plan, review financials, or apply for a loan, SCORE volunteer counselors can help in all stages of business development. Often, an outside advisor, especially one with a career of business experience, is the kind of mentor an entrepreneur needs. Call the SCORE office in Providence at (401) 528-4571 to schedule an appointment with a SCORE counselor. A SCORE Pre-Business Workshop is scheduled for February 27. Call SCORE for more information.

Jeffrey H. Butland Appointed SBA New England Regional Administrator

A former Maine state senator and operation planner for retailer L.L. Bean has been appointed the SBA Regional Administrator for Region I.

Jeffrey H. Butland will oversee the SBA's programs and services in the six New England states.

Butland worked for L.L. Bean in Freeport, Maine since 1984. Prior to that he was self-employed in the construction industry. He served on the Cumberland, Maine town council during the mid-1980s before running successfully for the Maine House of Representatives in 1987. He served in the House for four years until he was elected to the Maine Senate where he served until 1998, including a term as president of the Senate from 1994 to 1996.

Butland is a native of Maine. He graduated from Bates College with a Bachelor's Degree in Government and served in the U.S. Marine Corps from 1972-76 and in the Marine Corps Reserve from 1977-94. He is married and has four children.

Rhode Island Businesses Receive HUBZone Certification

The number of Rhode island small businesses that have become HUBZone certified has doubled as a result of two recent certification workshops held in Providence and Pawtucket.

The workshops were held at the Greater Providence Chamber of Commerce and the Pawtucket Visitors Center. Five businesses received certifications during the day long sessions.

The HUBZone Empowerment Contracting Program stimulates economic development and creates jobs in urban and rural communities by providing Federal contracting preferences to small businesses. These preferences go to small businesses that obtain HUBZone (Historically Underutilized Business Zone) certification in part by employing staff who live in a HUBZone. The company must also maintain a "principal office" in one of these specially designated areas.

The five new HUBZone certified businesses are: Ronda's Cleaning Service, Providence, LOP Exterior Painting, Providence, Optical Polymer Labs, Pawtucket, Stretch Products Corporation, Pawtucket, and Van & Company, Pawtucket.

There are 32 HUBZones in Rhode Island. Eighteen are in Providence, 3 in Pawtucket, 4 in Central Falls, 4 in Woonsocket, 2 In Newport, and the entire Narragansett Indian Reservation is a HUBZone.

For more information about HUBZones call Jaime Aguayo at (401) 528-4688 or on the web at www.sba.gov/hubzones.
District Director Mark S. Hayward Carries Olympic Torch in Fall River

The Olympic Torch made its way through Southern New England in late December on its journey from Athens, Greece to Salt Lake City, Utah for the 2002 Winter Olympics. District Director Mark S. Hayward was among the 11,500 “American Heroes” chosen by the U.S. Olympic Organizing Committee to carry the Olympic Torch across the United States.

Hayward carried the torch on December 27 on Plymouth Avenue from Tecumseh to Conant Streets in Fall River. The flame crossed 46 states before reaching Salt Lake City on February 8 to light the Olympic Cauldron.

Torch bearers were selected because they embody the Olympic Spirit, and for their motivation and inspiration to others by encountering and overcoming adversity.

In January 1999, Hayward donated one-third of his liver to his daughter Megan who was diagnosed with a very rare form of liver cancer.

SBA Adjusts Revenue-Based Size Standards for Inflation, Widens Eligibility for Agency Programs

The SBA has increased its revenue-based size standards for small businesses by 15.8 percent to account for inflation since 1994. Since the size standards are used to determine whether a business is small for the purposes of eligibility for SBA programs, the inflation adjustments will make it possible for at least 8,600 companies to regain their eligibility as small businesses.

The new standards will become effective February 22, 2002.

SBA adjusts the revenue-based size standards using the chain-type price index used by the Department of Commerce to measure inflation in the economy.

Revenue-based size standards for small businesses had not been updated for inflation since 1994. Industry sectors whose size standards had been changed for other criteria that also included inflation since 1994 will be adjusted accordingly to match the new percentage.

For more information on the new size standards, visit the SBA’s Office of Size Standards Web page at www.sba.gov/size, and click

Visit SBA at Booth 818
Greater Providence Chamber of Commerce
Business Expo, RI Convention Center
April 9 and 10, 2002

SBA and IRS to Conduct March Workshops for Small Business

The U.S. Small Business Administration (SBA) is joining the Internal Revenue Service (IRS) to present two workshops March 1 and 22.

The March 1 workshop will be held from 9 a.m. to 1 p.m. at the Greater Providence Chamber of Commerce Auditorium at 30 Exchange Terrace in Downtown Providence. The program will feature an Overview of SBA Programs and Services by SBA Public Information Officer Norm Deragon. SBA Marketing and Outreach Team Leader Patricia O’Rourke will explain How to Write a Winning Business Plan. IRS Tax Specialist Odette Turenne will discuss the Reporting Requirements for Corporations.

The March 22 workshop takes place at the Northern Rhode Island Chamber of Commerce, 6 Blackstone Valley Place, Suite 301 in Lincoln, RI, from 9 a.m. to 1 p.m.

Deragon will again present an Overview of SBA programs and services and O’Rourke will discuss How to Finance Your Small Business. IRS Tax Specialist Mary Marcotte will present the Reporting Requirements for Sole Proprietors and Partnerships.

Both workshops are free of charge. To register call the SBA District Office at (401) 528-4561.

Lenders Charged Reduced Fees for SBA Loans Made to Businesses Impacted by September 11

The Defense Appropriations Act, signed into law January 10, 2002, reduces the on-going fee charged to lenders on new 7(a) loans made to small businesses that were “adversely affected” by the September 11, 2001 terrorist attacks and their aftermath. The legislation makes no other changes to 7(a) program fees or to the 504 loan program.

Under the new law, the on-going fee for eligible 7(a) loans is reduced from 0.5 percent (50 basis points) of the outstanding balance of the guaranteed portion of the loan to 0.25 percent (25 basis points). This fee reduction is effective for the full term of the eligible loans approved by SBA during the 1 year period beginning January 11, 2002 and ending January 10, 2003, or until the funds available for this purpose are expended, whichever occurs first.

SBA has received an appropriation that will allow the Agency to fund up to approximately $4.5 billion in eligible loans.

A business is considered “adversely affected,” if it has suffered economic harm or disruption of its business operations as a direct or indirect result of the terrorist attacks. Some examples of economic harm are: difficulty in making loan payments on existing debt; difficulty in paying employees or vendors; difficulty in purchasing materials, supplies, or inventory; difficulty in paying rents, mortgages, or other operating expenses; and difficulty in securing financing. SBA does not intend that this list be all-inclusive. Other circumstances can illustrate that a business has suffered economic harm or a disruption of its business operations.

Lenders and other interested parties should contact Marilyn Bogue at the RI District Office at (401) 528-4585.
From the Director's Desk

I would like to officially welcome our new Regional Administrator Jeff Butland to the ranks of the U.S. Small Business Administration. Jeff has a background that is well suited to lead the New England SBA in these years of change.

I was pleased that he took the time to visit us during our Minority Enterprise Development Week celebration and that he actively participated in our Congressional Breakfast and our Annual Awards Dinner. Jeff got to see first hand the passion Rhode Islanders have for our small business community.

During his trip to the Ocean State he also met with the SBA District Office staff. He encouraged the staff to continue providing him with the necessary information that will allow all of us to bring SBA programs to the Rhode Island Small Business Community. He certainly made a very good impression on the staff and we are all looking forward to working with him over these next few years.

I want to take this opportunity to congratulate Charles Newton for his tremendous work in organizing this year’s MED Week program. The entire week was a tremendous success. I also want to recognize and thank his able assistant Dorinda Keene who was a valuable asset to this team.

All of the events were well attended, particularly the Congressional Breakfast, attended by Congressman Patrick Kennedy, and staff from other members of the delegation. This forum brought a free and open discussion on issues of concern to the community.

The Annual MED Awards dinner was the largest in our history with over 400 in attendance. We had a wonderful celebration highlighting the accomplishments of Juana Horton, our Minority Small Business Person of the Year, as well as Stan Cameron and Cheryl Watkins Snead, our two special achievement award recipients.

A special thanks to all of our partners at this year’s MED Celebration and in particular to the Rhode Island Small Business Alliance for their assistance and support. Larry Morse, RISBA Chair, and Mark Deion, RISBA Vice Chair, again made sure all of the details were perfected.

Again, thank you to all who participated.

Bank Rank

FY02 7(a) Approved Loan Volume by Lenders
and Number of Loans 10/1/01 to 1/31/02

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Approved 7(a) Loans</th>
<th>Approved 7(a) Loan Volume</th>
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</thead>
<tbody>
<tr>
<td>Citizens Bank of Rhode Island</td>
<td>178</td>
<td>$9,281,700</td>
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<tr>
<td>Fleet Bank</td>
<td>29</td>
<td>$2,906,100</td>
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<tr>
<td>BankRI</td>
<td>10</td>
<td>$2,214,000</td>
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<tr>
<td>First Bank and Trust Company</td>
<td>9</td>
<td>$1,357,500</td>
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<tr>
<td>Coastway Credit Union</td>
<td>7</td>
<td>$974,000</td>
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<tr>
<td>The Washington Trust Co.</td>
<td>5</td>
<td>$1,422,500</td>
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<tr>
<td>First Federal Savings Bank</td>
<td>5</td>
<td>$1,381,500</td>
</tr>
<tr>
<td>Sovereign Bank New England</td>
<td>4</td>
<td>$1,057,900</td>
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<tr>
<td>Enterprise Capital Corporation</td>
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<td>$471,000</td>
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<tr>
<td>CIT Small Bus. Lending Corp.</td>
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<td>Minority Inv. Dev. Corp.</td>
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<td>Business Loan Express</td>
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<td>Textron Business Credit, Inc.</td>
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<td>$180,000</td>
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<tr>
<td>Danvers Savings Bank</td>
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<td>First International Bank</td>
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<td>$70,000</td>
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<td>Eastern Bank</td>
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<td>$50,000</td>
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<tr>
<td>Home Loan and Inv. Bank</td>
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<td></td>
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<tr>
<td>Bank of Newport</td>
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<tr>
<td>Bristol County Savings Bank</td>
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<tr>
<td>Business Dev. Co. of RI</td>
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<tr>
<td>Business Lenders LLC</td>
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<td>Centreville Savings Bank</td>
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<tr>
<td>Commercial Credit Corporation</td>
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<tr>
<td>Domestic Bank</td>
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<tr>
<td>First Trade Union Bank</td>
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<tr>
<td>Fleet Community Dev. Bank</td>
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<tr>
<td>GE Capital Small Bus. Fin. Corp.</td>
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<td>Greenwood Credit Union</td>
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<td>Newport Federal Savings Bank</td>
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<td>Slade’s Ferry Bancorp</td>
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<tr>
<td>Union Federal Savings Bank</td>
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</table>

Sub-Total                           | 260                 | $22,639,700                 |

FY02 Approved 504 Loan Volume 10/1/01 through 1/31/02

Ocean State Business Development Authority 4 $919,000

Total Loans                          | 264                 | $23,558,000                 |

BankRank is also posted on the RI District Office Web site and may be viewed by visiting www.sba.gov/ri
Narragansett Firm Wins SBA Tibbetts Award for Innovative Technology

A Rhode Island high-technology company is among 68 small businesses that received the Tibbetts Award from the U.S. Small Business Administration. The award is the Agency’s highest national recognition for innovative technology.

LaserFare Advanced Technology Group of Narragansett, RI received the award for its work in grating coupled surface emitting lasers.

The SBA’s Small Business Innovation Research (SBIR) program accounts for more than $1 billion per year in federal research and development funds and is coordinated by the SBA in cooperation with 10 federal agencies.

“The Tibbetts Award is given to the most innovative small businesses,” said SBA Administrator Hector Barretto. “I congratulate the winners and encourage them to use their creative energy to keep the American economy the greatest in the world,” Barretto added.

The award, named for Roland Tibbetts, who led the federal effort to create the SBIR program, recognizes the outstanding accomplishments of those who work with or on behalf of the program.

Small businesses receiving the Tibbetts Award are selected for, among other things, the economic impact of their technological innovation, overall business achievement and their demonstration of successful collaborations.

The award presentations were made in Washington, DC last month and included a Capitol Hill reception and breakfast at the White House.

RISBDC Assists Small Businesses Eliminate Workplace Substance Abuse

The Rhode Island Small Business Development Center (RISBDC) is among 21 SBDCs nationwide to receive grants from SBA to help small businesses implement drug-free workplace programs. This is the second consecutive year that the RISBDC has received funding for the program.

Recent studies put the cost of drug and alcohol abuse to American society at $276 billion. Small business owners bear a substantial amount of that loss and doesn’t include the human cost to the families of those suffering from drug or alcohol abuse.

Congress approved the Drug-Free Workplace Act in 1998, putting the SBA in charge of the program. The SBA, in cooperation with the White House Office of National Drug Control Policy, the Department of Health and Human Services, and the Department of Labor, administers the program.

Small business owners receive financial and technical assistance in preparing and implementing written drug-free workplace policies. These typically include provisions for employee drug and alcohol abuse training programs, workplace drug testing programs, and employee assistance programs.

For more information about the program contact Doug Jobling at the RI Small Business Development Center at (401) 232-6111.

College Students Study Business Planning at SBA Business Information Center

Students from Johnson & Wales University discovered the importance of business and financial planning through field visits to the SBA Business Information Center at the Rhode Island District Office.

Nine students participated in the Entrepreneurial Financing and Entrepreneurial Venture course taught by Allen L. Kruger, Associate Professor at Johnson & Wales University, College of Business.

The budding entrepreneurs visited the Business Information Center over a two month period and worked with BIC Manager Jaime Aguayo, used reference books and software to develop business and financial plans.

The students had to create their own “business” and the course final exam required them to present their business plans and strategies to local lenders in order to seek the required financing.

“The learning experience provided to the students by SBA is invaluable,” said Professor Kruger. “Jaime Aguayo was able to provide the realism that students needed to face the challenges they will encounter in the business world,” added Kruger.
Wednesday, February 27, 2002 9 a.m. – 1 p.m.

SCORE Pre-Business Workshop
Central RI Chamber of Commerce, 3288 Post Road, Warwick
Fee: $30 per person (includes lunch)
The workshop will cover the critical topics that entrepreneurs need to know before starting a business.
Register by calling (401) 732-1100 Pre-register by February 20

Thursday, February 28, 2002 8 – 10:30 a.m.

Internships 101 for Business
Greater Providence Chamber of Commerce Auditorium,
30 Exchange Terrace, Providence Fee: $25 per person
Learn how to start or enhance your internship program in your company. Register by calling Jean Croteau at (401) 621-6124
or by e-mail at jcroateau@provchamber.com.

Friday, March 1, 2002 9 a.m. – 1 p.m.

SBA/IRS Workshop for Small Business
Greater Providence Chamber of Commerce Auditorium,
30 Exchange Terrace, Providence FREE
Workshop will cover an overview of SBA programs and services, How to Write a Winning Business Plan, and the tax reporting requirements for Corporations. Register by calling SBA at (401) 528-4561.

Tuesdays and Thursday, March 5-14, 2002 – 6-8 p.m.

Business Planning
Northern RI Chamber of Commerce, 6 Blackstone Valley Place,
Suite 301, Lincoln Fee: $125
Presented by RI Small Business Development Center.
Four part series to develop business plans, marketing information, financial forecasts, and budgets.
Register by calling (401) 232-6111

Wednesday, March 20, 2002 11 a.m. – 1 p.m.

Networking Forum for Women Entrepreneurs
Center for Women and Enterprise, 55 Claverick Street,
Suite 102, Providence FREE
Open forum for new entrepreneurs to meet and discuss business, test out ideas, share frustrations, re-focus, and rejuvenate.
Pre-registration required. Call (401) 277-0800.

Saturday April 6, 13, 20, 27 10 a.m. – 12 noon

MicroBusiness Training
Presented by Rhode Island MicroEnterprise Association Classes at Mt. Pleasant High School, 315 Academy Avenue, Providence FREE
Learn how to start your own business, market your products or services, finance your new business, grow your business and get access to MicroLoan money.
Register by calling (401) 598-2256 or on line at www.rimicroenterprise.org.
Young musicians from AS220’s Broad Street Orchestra provided entertainment during the MED Week Networking Reception at Rhodes on the Pawtuxet.